Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 1 of 56

B1 (Official Form 1)(04/13)						90 - 01		-			
	United S Nor			ruptcy of Illino					Vol	untary Petition	n
Name of Debtor (if individual, enter Last, First, Middle): Nelson, Linda C				Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):			
All Other Names used by the Debt (include married, maiden, and trad AKA Linda C Grant	or in the last 8 e names):	3 years					used by the J maiden, and			3 years	
Last four digits of Soc. Sec. or Ind (if more than one, state all) xxx-xx-0078				plete EIN	(if more	than one, state	all)			D. (ITIN) No./Complete	EIN
Street Address of Debtor (No. and 2004 218th Place Sauk Village, IL	Street, City, a	nd State):		ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, a	and State): ZIP Coo	de
County of Residence or of the Prin	cipal Place of	Business		60411	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Address of Debtor (if diffe	erent from stre	et addres	s):		Mailir	g Address	of Joint Debt	or (if differe	nt from stre	eet address):	
				ZIP Code						ZIP Coo	dе
Location of Principal Assets of Bu (if different from street address abo											
Type of Debtor (Form of Organization) (Check Individual (includes Joint Debt See Exhibit D on page 2 of this form Corporation (includes LLC and Partnership Other (If debtor is not one of the a check this box and state type of ent Chapter 15 Debtors Country of debtor's center of main inte Each country in which a foreign proce by, regarding, or against debtor is pend	ors) n. LLP) bove entities, ity below.) rests:	Sing in 11 Railin Stock	(Check th Care Bu le Asset Re U.S.C. § 1 road kbroker modity Bro ring Bank r Tax-Exe (Check box or is a tax-ex r Title 26 of	eal Estate as 101 (51B)	e)	defined "incurr	the I er 7 er 9 er 11 er 12	Petition is Fi	hapter 15 F a Foreign hapter 15 F a Foreign c of Debts k one box)	Under Which one box) Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding Debts are primarily business debts.	
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Debtor is a si Debtor is not if: Debtor's aggive less than a all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (conservations) as filed with of the plan we	debtor as defir ness debtor as c ntingent liquida amount subject this petition.	defined in 11 to atted debts (except to adjustment debts)	C. § 101(511 J.S.C. § 101 Cluding debte on 4/01/16				
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.											
Estimated Number of Creditors	200-] 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	\$500,001 S to \$1 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	\$500,001 sto \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main

Document Page 2 of 56

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): **Voluntary Petition** Nelson, Linda C (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois 11-19744 5/01/11 Location Case Number: Date Filed: Where Filed: Northern District of Illinois 08-25017 9/20/08 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Nella E. Mariani December 9, 2014 Signature of Attorney for Debtor(s) (Date) Nella E. Mariani 6257570 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Signatures

B1 (Official Form 1)(04/13)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Nelson, Linda C

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Linda C Nelson

Signature of Debtor Linda C Nelson

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 9, 2014

Date

Signature of Attorney*

X /s/ Nella E. Mariani

Signature of Attorney for Debtor(s)

Nella E. Mariani 6257570

Printed Name of Attorney for Debtor(s)

The Law Offices of Nella E. Mariani, P.C.

Firm Name

600 S County Line Road, Suite 2N Bensenville, IL 60106

Address

(312) 307-9411 Fax: (630) 595-5901

Telephone Number

December 9, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Dat

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 4 of 56

B1 (Official Form 1)(04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
·	Nelson, Linda C
(This page must be completed and filed in every case) Sign	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If peritioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptey petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. X Signature of Debtor Linda C Nelson	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) Trequest relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached. Pursuant to 11 U.S.C. §1511. I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X
X Signature of Joint Debtor	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
December 9, 2014 Date Signature of Attorney* X Signature of Attorney for Debtor(s) Nella E. Mariani 6257570 Printed Name of Attorney for Debtor(s) The Law Offices of Nella E. Mariani, P.C. Firm Name 600 S County Line Road, Suite 2N Bensenville, IL 60106	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b). 110(h), and 342(b); and. (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
(312) 307-9411 Fax: (630) 595-5901 Telephone Number December 9, 2014 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11. United	Address X Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
States Code, specified in this petition. X Signature of Authorized Individual Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110, 18 U.S.C. §156
Date	

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 5 of 56

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 6 of 56

Page 3 1D (Official Form 1, Exhibit D) (12/09) - Cont.	e 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o through the Internet.);	or
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Linda C Nelson Linda C Nelson	
Date: December 9, 2014	

Certificate Number: 01401-ILN-CC-024010417



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>August 17, 2014</u>, at <u>3:20</u> o'clock <u>PM EDT</u>, <u>Linda C Nelson</u> received from <u>GreenPath</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 17, 2014 By: /s/Jeremy Lark for Leonor Orlicki

Name: <u>Leonor Orlicki</u>

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 8 of 56

Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.); □ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling irement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Inda Cyken Linda C Nelson
Date: December 9, 2014

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 9 of 56

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson		Case No	
-		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	12,675.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		20,532.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		81,093.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,420.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,409.00
Total Number of Sheets of ALL Schedu	ules	21			
	T	otal Assets	12,675.00		
			Total Liabilities	101,625.00	

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 10 of 56

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson		Case No.	
-		Debtor	,	
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	50,459.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	50,459.00

State the following:

Average Income (from Schedule I, Line 12)	2,420.00
Average Expenses (from Schedule J, Line 22)	2,409.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,480.00

State the following:

1 TO 1 C O 1 1 1 D HINGECUPED DODTION IT ANY!!		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		14,557.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		81,093.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		95,650.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 11 of 56

B6A (Official Form 6A) (12/07)

In re	Linda C Nelson	Case No
•		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 12 of 56

B6B (Official Form 6B) (12/07)

In re	Linda C Nelson	Case No.
_		
		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings Account (US Bank & Bank Financial)	-	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods	-	400.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary Wearing Apparel	-	500.00
7.	Furs and jewelry.		Wedding Set	-	600.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota of this page)	al > 1,700.00

2 continuation sheets attached to the Schedule of Personal Property

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 13 of 56

B6B (Official Form 6B) (12/07) - Cont.

	-		Debtor	ase No	
		SCHED	ULE B - PERSONAL PROPERT (Continuation Sheet)	$\Gamma \mathbf{Y}$	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401K	through employer	-	1,500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		ated Tax Refund	-	3,500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 5,000.00
			(To	otal of this page)	-,

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 14 of 56

B6B (Official Form 6B) (12/07) - Cont.

In re	Linda C Nelson	Core No.
III IE	Linua C Neison	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	008 Dodge Avenger (175,000 miles)	-	5,975.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 5,975.00 (Total of this page)

Total > **12,675.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 15 of 56

B6C (Official Form 6C) (4/13)

In re	Linda C Nelson	Case No.
_		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wearing Apparel Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry Wedding Set	735 ILCS 5/12-1001(b)	500.00	600.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K through employer	or Profit Sharing Plans 735 ILCS 5/12-1006	1,500.00	1,500.00
Other Liquidated Debts Owing Debtor Including Ta Estimated Tax Refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	3,500.00	3,500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Dodge Avenger (175,000 miles)	735 ILCS 5/12-1001(c)	2,400.00	5,975.00

Total: **8,400.00 12,075.00**

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 16 of 56

B6D (Official Form 6D) (12/07)

In re	Linda C Nelson	Case No.
_	Debto	, r

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ΙFΙ	Q U L D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Purchase Money Security Interest	┰	Ă T E D			
Santander P.O. Box 961245 Fort Worth, TX 76161		-	2008 Dodge Avenger (175,000 miles)		D			
			Value \$ 5,975.00				20,532.00	14,557.00
Account No. Account No.			Value \$ Value \$					
Account No.								
			Value \$					
continuation sheets attached		Subtotal (Total of this page)					20,532.00	14,557.00
	Total (Report on Summary of Schedules) 20,532.00 14,557.00							

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 17 of 56

B6E (Official Form 6E) (4/13)

•				
In re	Linda C Nelson		Case No.	
-		Debtor		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 18 of 56

B6F (Official Form 6F) (12/07)

In re	Linda C Nelson	Case No.
	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decid has no election holding unsecut			is to report on and benedule 1.					
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZH _ ZG EZ	U-05-	S P U T E D		AMOUNT OF CLAIM
Account No.				T	DATED		Ī	
ACL Laboratories c/o State Collection Service, Inc. 2509 S. Stoughton Road Madison, WI 53716		_			D			221.00
Account No.	H			\Box	Г	T	\dagger	
ACL Laboratories c/o State Collection Service, Inc. 2509 S. Stoughton Road Madison, WI 53716		_						221.00
Account No.	H			\forall	Т	H	\dagger	
ACL Laboratories c/o State Collection Service, Inc. 2509 S. Stoughton Road Madison, WI 53716		-						170.00
Account No. xxxx4867	┝		loan	\forall		H	+	
American Web Loan 2128 N. 14th Street P.O. Box 130 Kaw City, OK 74641		-						780.00
				Subt		L	+	
_7 continuation sheets attached			(Total of t				,	1,392.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Page 19 of 56 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No	
		Dehtor	

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.	1		Credit card purchases	T	E		
Bank of America Loss/Recovery 800 Market Street Saint Louis, MO 63101		_			D		1,625.00
Account No. xxxx2441	Γ		Opened 6/01/11 Collection Attorney Chicago Anesthesia				
Certified Services Inc 1733 Washington St Waukegan, IL 60079		-	Associates Chicago Anestresia				
							86.00
Account No. xxx524A Certified Services Inc 1733 Washington St Waukegan, IL 60079	_	_	Opened 5/01/11 Collection Attorney Chicago Anesthesia Associates				67.00
Account No. xxxx2241, 1524	✝		Medical Bills	\vdash	\vdash	┢	
Certified Services Inc. P.O. Box 177 Waukegan, IL 60079		-					154.00
Account No. xxx0566	厂		Opened 7/01/08	\top		T	
Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		-	Collection Attorney Dreams- Blue Island				75.00
Sheet no1 of _7 sheets attached to Schedule of		•		Subt			2,007.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	zе)	_,,,,,,

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 20 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson		Case No.	
_		Debtor		

	Ιc	ш.	isband, Wife, Joint, or Community	16	Lii	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE OF ANALYSIS DISCUSDED AND	CONTINGEN	ONLI QUI DA	D I SPUTED	AMOUNT OF CLAIM
Account No.	1			Т	E		
Com-Ed Attn: Bankruptcy 2100 Swift Drive Oak Brook, IL 60523		-					600.00
Account No. xxxx7944	╁	┢	Opened 5/01/11 Last Active 11/01/14	+	╁	╁	
Comenity Bank/Inbryant Po Box 182789 Columbus, OH 43218		-	Charge Account				737.00
Account No. xxxA000	╁	<u> </u>	Medical Bills	+	┢	-	
Dermatology Associates LTD 18425 West Creek Drive, Suite F Tinley Park, IL 60477		-					186.00
Account No.	t	\vdash		+			
East Bay Funding c/o Resurgent Capital Services P.O. Box 288 Greenville, SC 29603		-					355.00
Account No.	╁	\vdash	Medical Bills	+	+	_	
Harvey Antesthesiologists, S.C P.O. Box 631 Lake Forest, IL 60045		-					41.00
Sheet no. 2 of 7 sheets attached to Schedule of			<u> </u>	Sub	l tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,919.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 21 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No	
		Debtor	

		_			_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGEN	OM-1>0-02-02-	- 0 P U T E D	AMOUNT OF CLAIM
Account No. xxxxx4001			Opened 3/01/14	T	T E		
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164		-	Collection Attorney Att Midwest		D		100.00
Account No.	T		overpayment of benefits-nondischargable				
IL Dept of Employment Security c/o Richard S. Grenvich, Asst. Atty 33 S. State St., Suite 992 Chicago, IL 60603		-					6,642.00
Account No.	╁		Medical Bills				*
Illinois Masonic Hospital Attn: Bankruptcy Dept. 836 W. Wellington Chicago, IL 60657	•	_					1,200.00
Account No. xxxxx881-1	t		Medical Bills				
Ingalls Memorial Hospital P.O. Box 3397 Chicago, IL 60654		-					48.00
Account No. xxxx193-1	\vdash	H	Medical Bills	\vdash		H	
Ingalls Memorial Hospital P.O. Box 3397 Chicago, IL 60654	•	-					123.00
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		·	S (Total of t	Subt			8,113.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Page 22 of 56 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No	
		Dehtor	

	-			-		-	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS	CODEBTO	н		CONTI	UNLLQU	SPUTE	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	Ti.	Q	ΰ	AMOUNTE OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	G	l i		AMOUNT OF CLAIM
	R	Ĺ		N G E N	D A	D	
Account No. xxxx570-1			Medical Bills	Т	D A T E D		
l				-	<u> </u>		-
Ingalls Memorial Hospital							
One Ingalls Drive		-					
Harvey, IL 60426							
							2,384.00
Account No.	T						
	1						
Midland Credit Management							
8875 Aero Drive, Suite 200	l	-					
San Diego, CA 92193							
	l						
							783.00
Account No.							
	1						
National Capital Management							
P.O. Box 12786		-					
Norfolk, VA 23541	l						
	l						
							Unknown
Account No. xxxxxx0903	T		Opened 9/01/04 Last Active 11/30/14				
	1		Educational				
Navient	l						
Po Box 9500		-					
Wilkes Barre, PA 18773	l						
	l						
							50,459.00
Account No.	T	T		\top			
	ĺ						
Nicor Gas	l				1		
P.O. Box 549	l	-					
Aurora, IL 60507							
	l						
							101.00
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of	_			Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				53,727.00
transfer tra			(1011101)		r ~5	-,	

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 23 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No.	
		Debtor	

CREDITOR'S NAME,	l c	Hu	sband, Wife, Joint, or Community	၂င္ပါ	U	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxx5609	C O D E B T O R	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXF - XGEXF	LIQUIDATED	DISPUTED	<i>A</i>	AMOUNT OF CLAIM
Account No. XXXX3609	1				Ė			
Nicor Gas c/o Harris & Harris, Ltd. 111 W. Jackson Blvd., Suite 400 Chicago, IL 60604		-						931.00
Account No.	T		notice			Г		
PRA Recovery Management 10 Orchard Lake Forest, CA 92630		-						0.00
Account No. xxx1478	╀		10 lgs Energy	\vdash	\vdash	╄	+	
Recovery One 3240 Henderson Rd Columbus, OH 43220	-	_	To igo Energy					587.00
Account No. xxx4901	Ī		Medical Bills	П		T	T	
Ridge Orthopedics & Rehab 5540 W. 111th Street Oak Lawn, IL 60453-5574		-						196.00
Account No. xxxx8193	T		Opened 1/01/13	\forall		T	\dagger	
Rjm Aquisitions 575 Underhill Blvd Syosset, NY 11791		_	Factoring Company Account Scholastic					35.00
Sheet no5 of _7 sheets attached to Schedule of			2	Subt	ota	1		1,749.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	ze)		1,749.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 24 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No.	
		Debtor	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED AND	HZOO	UNLL	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W J	CONSIDERATION FOR CLAIM. IF CLAIM	111	Q	۱۲	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	. NG HN H	I I	ΙF	THIS CITY OF CERTIFI
Account No.	厂			T	DATE		
D.W.A. 112				Н	D		
RJM Acquisitions LLC		L					
575 Underhill Blvd., Suite 224 Syosset, NY 11791							
Gyoddi, N. 17701							
							88.00
Account No.			Deficiency Balance				
Santander Consumer USA							
in interet to Triad Financial		-					
8585 N. Stemmons Fwy, Suite 1100N							
Dallas, TX 75247							
							10,980.00
Account No. xxxx2510			Medical Bills				
	1						
South Suburban Family Health							
20325 S. Graceland Lane		-					
Frankfort, IL 60423							
							106.00
Account No. xxxx8031	┝		Medical Bills	\vdash			
	l						
Sullivan Urgent Aid Centers							
P.O. Box 740023		-					
Cincinnati, OH 45274							
							00.00
	L						22.00
Account No.			loan				
Title Landers dhe USA Poydoy Lean							
Title Lenders dba USA Payday Loan 13647 S. Cicero Avenue		_					
Crestwood, IL 60445							
<u> </u>	l						
							420.00
Sheet no. 6 of 7 sheets attached to Schedule of	_			Subt	ota	1	44.040.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	11,616.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 25 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Linda C Nelson	Case No.
		Debtor

		_		-	1	1 -	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	⊣ %	I U)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DI SPUTED		AMOUNT OF CLAIM
Account No. xxxx9733			Opened 8/01/08 Last Active 11/18/14	T	E			
Zale/Sterling Jewelers Attn.: Bankruptcy Po Box 1799 Akron, OH 43309		-	Charge Account		D			570.00
Account No.							T	
Account No.	t			\dagger	t	t	†	
Account No.								
Account No.	1							
Sheet no. 7 of 7 sheets attached to Schedule of				Sub			T	570.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)) [370.00
			(Report on Summary of S		Tota dule) [81,093.00

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 26 of 56

B6G (Official Form 6G) (12/07)

In re	Linda C Nelson	Case No.
-		Dahton
		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 27 of 56

B6H (Official Form 6H) (12/07)

In re	Linda C Nelson	Case No	
-		, Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 28 of 56

Fill	in this information to identify your	case:								
Del	otor 1 Linda C Ne	elson			_					
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	ne: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number nown)		-			□ A		ed filing ent showin	g post-petition	
	fficial Form B 6I					N	1M / DD/ Y	YYY		
	chedule I: Your Inc as complete and accurate as po		ople are filing togeth	er (Debte	or 1	and Deb	tor 2), bo	th are equ	ially respons	12/1 sible for
spo	plying correct information. If you use. If you are separated and you has separated sheet to this form the complex to the compl	our spouse is not filing w n. On the top of any additi	ith you, do not inclu	de inforr	nati	on abou	t your spo	ouse. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Empl	•		
	employers.	Occupation	transporation c	oordina	tor					
	Include part-time, seasonal, or self-employed work.	Employer's name	PPG Industries							
	Occupation may include studen or homemaker, if it applies.	t Employer's address	1701 E. 122nd S Chicago, IL 606							
		How long employed t	here? <u>1 year 1</u>	1 month	1		_			
Par	t 2: Give Details About M	onthly Income								
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to re	eport for	any	line, write	e \$0 in the	space. Inc	clude your noi	n-filing
	u or your non-filing spouse have re space, attach a separate sheet		ombine the information	n for all e	mple	oyers for	that perso	on on the li	nes below. If	you need
						For Del	otor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	2	,955.00	\$	N/A	
3.	Estimate and list monthly over	ertime pay.		3.	+\$	<u> </u>	100.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	3,0	55.00	\$	N/A	

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 29 of 56

Deb	tor 1	Linda C Nelson	-	Case	number (if known)			
				Fo	r Debtor 1	For Debtor		
	Сор	y line 4 here	4.	\$	3,055.00	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance	5a. 5b. 5c. 5d. 5e.	\$ - - - - - - - - - -	450.00 121.00 0.00 0.00 264.00	\$ \$ \$ \$	N/A N/A N/A N/A	
6.	5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify: the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	56. 5f. 5g. 5h.+	\$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00	\$ \$ + \$	N/A N/A N/A N/A	
				Ψ –	835.00	Ψ		
7. 8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8c. 8d. 8e. - 8f. 8g.		2,220.00 0.00 0.00 200.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A	
9.	8h. Add	Other monthly income. Specify: all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	_ 8h.+ 9.	\$ <u>_</u> \$	200.00	+ \$ \$	N/A N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,420.00 + \$_	N/A	= \$	2,420.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		•	ed in <i>Schedul</i>	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest e that amount on the Summary of Schedules and Statistical Summary of Certainies					Combine	
13.	Do y	you expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?				monthly	income

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 30 of 56

Fills	in this informs	ation to identify yo	onicase.						
						01			
Debi	tor 1	Linda C Nels	ion				eck if this is:		
Dehi	tor 2						An amended filing	ving post-petition chapter	
	ouse, if filing)				_		13 expenses as of		
Unite	ed States Bank	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLI	NOIS		MM / DD / YYYY		
Case	e number						A separate filing for	r Debtor 2 because Debto	or.
	nown)					_	2 maintains a sepa		
Of	fficial Fo	orm B 6J							
		J: Your l	_ Exner	292				12/1	12
Be a info nun	as complete ormation. If n nber (if know	and accurate as nore space is ne n). Answer ever	possible. eded, atta ry question	If two married people a ch another sheet to this				or supplying correct	
Part 1.	t 1: Desc Is this a joi	ribe Your House	hold						_
٠.	■ No. Go to								
		es Debtor 2 live i	in a separa	ate household?					
	= -	-	st file a sep	arate Schedule J.					
2.	Do you hav	e dependents?	□ No						
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	the						□No	
	dependents	' names.			Son		15 years	Yes	
								□ No	
								☐ Yes	
								□ No	
								☐ Yes	
								□ No	
3.	Do your ex	penses include	_					☐ Yes	
	expenses of yourself an	of people other the digital of the d	han nts? □	No Yes					
Esti exp	imate your e	a date after the b	our bankrı	uptcy filing date unless				pter 13 case to report f the form and fill in the	
• •					.,				
the		h assistance and		government assistance luded it on <i>Schedule I:</i>			Your expo	enses	
•		•							
4.		or nome owners nd any rent for the		ses for your residence. r lot.	Include first mortgage	4.	\$	675.00	
	If not include	ded in line 4:							
	4a. Real	estate taxes				4a.	\$	0.00	
	•	erty, homeowner's				4b.	\$	0.00	
		e maintenance, re	•			4c.	. —	0.00	
_		eowner's associat				4d.		0.00	
5.	Additional	mortgage payme	ents for yo	our residence, such as h	ome equity loans	5.	\$	0.00	

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 31 of 56

Deb	tor 1	Linda C	Nelson	Case num	ber (if known)	
6.	Utiliti	ies:				
-	6a.		heat, natural gas	6a.	\$	210.00
	6b.	Water, sev	wer, garbage collection	6b.	\$	65.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	404.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	and house	ekeeping supplies	7.	\$	400.00
8.	Child	care and c	children's education costs	8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	180.00
10.	Perso	onal care p	products and services	10.	\$	50.00
11.	Medi	cal and der	ntal expenses	11.	\$	0.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.		-	
			ar payments.	12.	\$	200.00
			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Char	itable cont	ributions and religious donations	14.	\$	0.00
15.	Insur					
			surance deducted from your pay or included in lines 4 or 20.	150	œ	0.00
		Life insura		15a.		0.00
		Health ins		15b.		0.00
		Vehicle ins		15c.		225.00
4.0			Irance. Specify:	15d.	\$	0.00
16.	Speci		clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:		Ψ	0.00
			ents for Vehicle 1	17a.	\$	0.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
		Other. Spe	•	17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as		· ·	
	dedu	cted from	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.		0.00
19.	Othe	r payments	s you make to support others who do not live with you.		\$	0.00
	Speci			19.	_	
20.			erty expenses not included in lines 4 or 5 of this form or on Scho			0.00
			s on other property	20a. 20b.		0.00
		Real estate				0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.	·	0.00
			er's association or condominium dues	20e.	· —	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22.	Your	monthly ex	xpenses. Add lines 4 through 21.	22.	\$	2,409.00
	The r	esult is you	r monthly expenses.			
23.	Calcu	ulate your r	monthly net income.			
	23a.	Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	2,420.00
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	2,409.00
	23c.		our monthly expenses from your monthly income.		Φ.	44.00
		The result	is your monthly net income.	23c.	\$	11.00
24.	For ex	cample, do yo	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you terms of your mortgage?			ease or decrease because of a
	□ Ye					
	Expla					

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 32 of 56

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION (DECLARATION UNDER		NING DEBTOR'S SO		-
	I declare under penalty of perjury to sheets, and that they are true and correct to				
Date	December 9, 2014	Signature	/s/ Linda C Nelson Linda C Nelson Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 33 of 56

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of	f 23
sheets, and that they are true and correct to the best of my knowledge, information, and belief.	

Date	December 9, 2014	Signature (/ MdaCully)	
		Linda C Nelson	
		Deblor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 34 of 56

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Linda C Nelson			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$24,936.00 year to date income \$26,480.00 2013 employment income \$24,729.00 2012 employment income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 35 of 56

B7 (Official Form 7) (04/13)

2

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER People of the State v. Linda Nelson (2014-M1-149236) NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

In the Circuit Court of Cook County pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 36 of 56

B7 (Official Form 7) (04/13)

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

The Law Offices of Nella E. Mariani, P.C 600 S County Line Road, Suite 2N Bensenville, IL 60106

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/09/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$635.00 (includes filling fee)

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 37 of 56

B7 (Official Form 7) (04/13)

1

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Page 38 of 56 Document

B7 (Official Form 7) (04/13)

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT LAW

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 39 of 56

B7 (Official Form 7) (04/13)

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Page 40 of 56 Document

B7 (Official Form 7) (04/13)

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 41 of 56

B7 (Official Form 7) (04/13)

Ω,

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 9, 2014
Signature /s/ Linda C Nelson
Linda C Nelson
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 42 of 56

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None If th

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 9, 2014

Signature

Linda C Nelson

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 43 of 56

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re Linda C Nelson			Case No.	
-	D	ebtor(s)	Chapter	7
СНАРТЕ	R 7 INDIVIDUAL DEBTO	R'S STATEM	MENT OF INTEN	TION
PART A - Debts secured by pro property of the estate. A	perty of the estate. (Part A mattach additional pages if necessity)	•	mpleted for EACI	I debt which is secured by
Property No. 1				
Creditor's Name: Santander			erty Securing Debt venger (175,000 mi	
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	o (check at least one): (for example, avo	id lien using 11	U.S.C. § 522(f)).	
Property is (check one):				
■ Claimed as Exempt		☐ Not claimed	as exempt	
PART B - Personal property subject Attach additional pages if necessary		columns of Par	t B must be complet	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	perty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
declare under penalty of perjury personal property subject to an u		ntention as to a	any property of my	estate securing a debt and/or
Date December 9, 2014		s/ Linda C Nels		

Debtor

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 44 of 56

B8 (Form 8) (12.08)

United States Bankruptcy Court Northern District of Illinois

	Northern District	of Illinois		
In re Linda C Nelson	Debtor	(s)	Case No. Chapter	7
PART A - Debts secured by property		e fully complete		
Property No. 1	h additional pages if necessar	y.)		
Creditor's Name: Santander		cribe Property Se 3 Dodge Avenger		
Property will be (check one): ■ Surrendered	☐ Retained			
If retaining the property. I intend to (che Redeem the property Reaffirm the debt Other. Explain	eck at least one): (for example, avoid lie	n using 11 U.S.C.	§ 522(f)).	
Property is (check one): Claimed as Exempt		lot claimed as exer	npt	
PART B - Personal property subject to to Attach additional pages if necessary.) Property No. 1	unexpired leases. (All three colu	mns of Part B mus	t be complet	ed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Propert		Lease will b U.S.C. § 365 □ YES	e Assumed pursuant to 11 5(p)(2):
I declare under penalty of perjury tha personal property subject to an unexp Date December 9, 2014	oired lease Signature	MAACIV A C Nelson	operty of my	estate sccuring a debt and/o

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 45 of 56

United States Bankruptcy Court Northern District of Illinois

In re	e Linda C Nelson		Case No.		
		Debtor(s)	Chapter	7	_
	DISCLOSURE OF COMPENS.	ATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b paid to me within one year before the filing of the petition in behalf of the debtor(s) in contemplation of or in connection v	n bankruptcy, or agreed to l	be paid to me, for serv		
	For legal services, I have agreed to accept			300.00	
	Prior to the filing of this statement I have received		\$	300.00	
	Balance Due		\$	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation	ation with any other persor	n unless they are mem	bers and associates of my law fir	m.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				
6.	In return for the above-disclosed fee, I have agreed to render	r legal service for all aspec	ets of the bankruptcy	case, including:	
(a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors a d. Representation of the debtor in adversary proceedings an e. [Other provisions as needed] 	ent of affairs and plan which and confirmation hearing, a	ch may be required; and any adjourned hea		
7.	By agreement with the debtor(s), the above-disclosed fee doo	es not include the followin	ıg service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	reement or arrangement fo	or payment to me for r	epresentation of the debtor(s) in	
Dated	d: December 9, 2014	/s/ Nella E. Maria	ani		
		Nella E. Mariani The Law Offices 600 S County Lir Bensenville, IL 6	6257570 s of Nella E. Marian ne Road, Suite 2N		

PRE-PETITION CHAPTER 7 RETAINER AGREEMENT

I/WE HEREBY RETAIN AND EMPLOY THE LAW OFFICES OF NELLA E. MARIANI, P.C. TO HANDLE MY/OUR CHAPTER 7 BANKRUPTCY. I/WE UNDERSTAND THAT THE FOLLOWING SERVICES WILL BE PROVIDED:

- 1. Initial interview-Explanation of Chapter 7 & Chapter 13 Procedures, evaluation of the clients's financial situation to determine feasibility of filing Chapter 7 or Chapter 13, overview and discussion of various options, Preparation of Bankruptcy Petition & Schedules, Assistance in procurement of mandatory creditor counseling certificate, obtain a credit report, Filing of Petition and Schedules with the Bankruptcy Court. The above representation is completed upon filing the filing of Bankruptcy Petition and Schedules with the bankruptcy court and said agreement is terminated.
- 2. For said representation, Client (s) agree to pay a retainer fee in the amount of to the above named law office for the above referenced pre-filing legal services, expenses, and court fees. Client hereby understands that any moneys paid for said services ,costs and fees are non-refundable once received by said law office. Client(s) further understands that he/she is not entitled to a refund in the event that the bankruptcy petition is not filed with the bankruptcy court.
- 3. Client acknowledges that both parties, The Law Offices of Nella E. Mariani, P.C. and Client(s) enter into this agreement with an understanding that this contract is completed and terminated upon the filing of the petition and Client (s) agrees to enter a second contract for post-petition legal services related to his/her bankruptcy case. Cient(s) further understand that neither the above named law office nor Client(s) are under any obligation to enter in said second agreement and Client may choose to find other representation or represent himself/herself. If Client(s) choose to have THE LAW OFFICES OF NELLA E. MARIANI, P.C. as their representation for post-petition legal services, client agrees to enter in said agreement.

I HEREBY CERTIFY THAT I HAVE READ THIS AGREEMENT IN ITS ENTIRETY:

Dated: LAW OFFICES OF NELLA E. MARIANI, P.C.

Mola V/SM

Nella E. Mariani

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 48 of 56

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Page 49 of 56 Document

B 201B (Form 201B) (12/09)

United States Rankruntey Court

	1 0		
Linda C Nelson		Case No.	
	Debtor(s)	Chapter	7
			.(S)
			by § 342(b) of the Bankruptcy
C Nelson	X /s/ Linda	C Nelson	December 9, 2014
l Name(s) of Debtor(s)	Signature	of Debtor	Date
Vo. (if known)	X		
	Signature	e of Joint Debtor (if any)	Date
	Linda C Nelson CERTIFICATION OF UNDER § 342(8)	Northern District of Illin Linda C Nelson Debtor(s) CERTIFICATION OF NOTICE TO CON UNDER § 342(b) OF THE BANKRI Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attact C Nelson I Name(s) of Debtor(s) X /s/ Linda Signature No. (if known) X	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by the debtor of Debtor E Nelson Name(s) of Debtor(s) X /s/ Linda C Nelson Signature of Debtor

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Entered 12/09/14 19:27:23 Desc Main Case 14-44020 Doc 1 Page 50 of 56

B 201B (Form 201B) (12/09)	United States Bankruptcy Court Northern District of Illinois				
In re Linda C Nelson	Debtor(s)	Case No. Chapter 7			
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE					
Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy					
Code.	In alal.	Illen	December 9, 2014		
Linda C Nelson Printed Name(s) of Debtor(s)	Signature of Debto	or	Date		
Case No. (if known)	X Signature of Joint	Debtor (if any)	Date		

Instructions: Attach a copy of Form B 201 A. Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition. Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptey petition preparers on page 3 of Form B1 also include this certification. ADOmbieODbAo**š**uirii

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inhiois		
In re	Linda C Nelson		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR I	MATRIX	
		Number o	f Creditors:	32
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and correct t	to the best of my
Date:	December 9, 2014	/s/ Linda C Nelson Linda C Nelson Signature of Debtor		

Case 14-44020 Doc 1 Filed 12/09/14 Entered 12/09/14 19:27:23 Desc Main Document Page 52 of 56

		United States Bankruptcy Court Northern District of Illinois		
In re	Linda C Nelson	Debtor(s)	Case No. Chapter	7
	VEI	RIFICATION OF CREDITOR MATE	RIX	
		Number of Cred	litors: _	30
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors i	s true and	correct to the best of my
Date:	December 9, 2014	Inda Chan Linda C Nelson		

Signature of Debtor

ACL Laboratories c/o State Collection Service, Inc. 2509 S. Stoughton Road Madison, WI 53716

American Web Loan 2128 N. 14th Street P.O. Box 130 Kaw City, OK 74641

Bank of America Loss/Recovery 800 Market Street Saint Louis, MO 63101

Certified Services Inc 1733 Washington St Waukegan, IL 60079

Certified Services Inc. P.O. Box 177 Waukegan, IL 60079

Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220

Com-Ed Attn: Bankruptcy 2100 Swift Drive Oak Brook, IL 60523

Comenity Bank/Inbryant Po Box 182789 Columbus, OH 43218

Dermatology Associates LTD 18425 West Creek Drive, Suite F Tinley Park, IL 60477

East Bay Funding c/o Resurgent Capital Services P.O. Box 288 Greenville, SC 29603 Harvey Antesthesiologists, S.C P.O. Box 631 Lake Forest, IL 60045

IC System
Attn: Bankruptcy
444 Highway 96 East; Po Box 64378
St. Paul, MN 55164

IL Dept of Employment Security c/o Richard S. Grenvich, Asst. Atty 33 S. State St., Suite 992 Chicago, IL 60603

Illinois Masonic Hospital Attn: Bankruptcy Dept. 836 W. Wellington Chicago, IL 60657

Ingalls Memorial Hospital P.O. Box 3397 Chicago, IL 60654

Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92193

National Capital Management P.O. Box 12786 Norfolk, VA 23541

Navient Po Box 9500 Wilkes Barre, PA 18773

Nicor Gas P.O. Box 549 Aurora, IL 60507 Nicor Gas c/o Harris & Harris, Ltd. 111 W. Jackson Blvd., Suite 400 Chicago, IL 60604

PRA Recovery Management 10 Orchard Lake Forest, CA 92630

Recovery One 3240 Henderson Rd Columbus, OH 43220

Ridge Orthopedics & Rehab 5540 W. 111th Street Oak Lawn, IL 60453-5574

Rjm Aquisitions 575 Underhill Blvd Syosset, NY 11791

RJM Acquisitions LLC 575 Underhill Blvd., Suite 224 Syosset, NY 11791

Santander P.O. Box 961245 Fort Worth, TX 76161

Santander Consumer USA in interet to Triad Financial 8585 N. Stemmons Fwy, Suite 1100N Dallas, TX 75247

South Suburban Family Health 20325 S. Graceland Lane Frankfort, IL 60423

Sullivan Urgent Aid Centers P.O. Box 740023 Cincinnati, OH 45274

Title Lenders dba USA Payday Loan 13647 S. Cicero Avenue Crestwood, IL 60445 Zale/Sterling Jewelers Attn.: Bankruptcy Po Box 1799 Akron, OH 43309